### **STUDY ON**

# A Study on Women Farmers in Costal Region in Bangladesh from Intersectional Perspectives





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# A STUDY ON WOMEN FARMERS OF COASTAL AREA IN BANGLADESH FROM INTERSECTIONAL PERSPECTIVES

#### INTRODUCTION

Badabon Sangho is a remarkable women's rights and women-led group, committed to supporting marginalized women in disadvantaged communities. It is a non-profit and non-political organization governed by dedicated group members and a federation. The group was established with the passion and experiences of marginalized individuals affected by unsustainable development projects. Starting its journey in 2016 in the southern region of Bangladesh, particularly in the Rampal and Mongla areas, situated next to the Bay of Bengal and Sundarban, the largest mangrove forest. By mobilizing rural women, fisherwomen, and Dalit women, the group began addressing issues such as the deprivation of women's land rights due to the thermal power plant and climate change. Despite facing challenges such as salinity in water and soil, natural disasters, and commercial shrimp cultivation, the group members have remained resilient in their pursuit of justice and change.

After numerous gatherings, meetings, and meticulous planning efforts, this women's group has transformed into an organization known as "Badabon Sangho". Badabon is a local name for the Sundarbans. Since its inception, the organization has organized various rallies, formed human chains, provided coaching and counselling, and held assemblies to address rights violations, racial injustice, and violence against women and girls. Currently, Badabon Sangho is actively involved in promoting feminism, fostering networking among women, advocating for land rights, and championing climate justice. Their primary areas of operation are Bagerhat, Dhaka, and Patuakhali.

#### **BACKGROUND OF THE STUDY**

The coastal zone of Bangladesh covers 32% of the country and includes 19 districts. According to the country's Soil Resources Development Institute (SRDI), the salinity-affected land of Bangladesh has increased from 83.3 million hectares in 1973 to 105.6 million hectares in 2009, and this trend continues. Salinity affects crop production by lowering the soil-water potential and increasing the concentration of salt at the root zone. This, in turn, makes it difficult for plants to extract enough water from the soil and maintain turgor at very low soil-water conditions.

#### **OBJECTIVES OF THE STUDY**

There are four main objectives of this study to understand the current situation of female farmers in the research area. These are given below:

- To understand the cropping knowledge and behaviour patterns of female farmers in coastal areas.
- To identify the challenges and barriers faced by female farmers in the coastal areas especially because of the salinity of the water.
- To explore the differences between Badabon Sangho beneficiaries and non-beneficiaries of Badabon Sangho.
- To suggest future initiatives for female farmers in coastal areas.

#### **METHODOLOGY**

To understand the differences between the beneficiaries and non-beneficiaries of the Badabon Sangho, we conducted a baseline study among these two groups of women farmers who are juggling productive and reproductive work. We used a semi-structured questionnaire to conduct a baseline survey and understand the disparities between the two groups in terms of input support from Badabon Sangho. The sample selection for the questionnaire was done randomly.

After collecting survey data, we shifted our focus to a qualitative approach to comprehend the challenges and obstacles faced by female farmers. For a deeper understanding of the women farmers in this area, we organized focus group discussions (FGDs) with two groups of women - one group received input support and the other did not. From these FGDs, we selected 12 women, with 6 of them having received input support and 6 not having received any, to share their experiences and hardships. The selection process for FGDs and in-depth interviews followed the purposive sampling method.

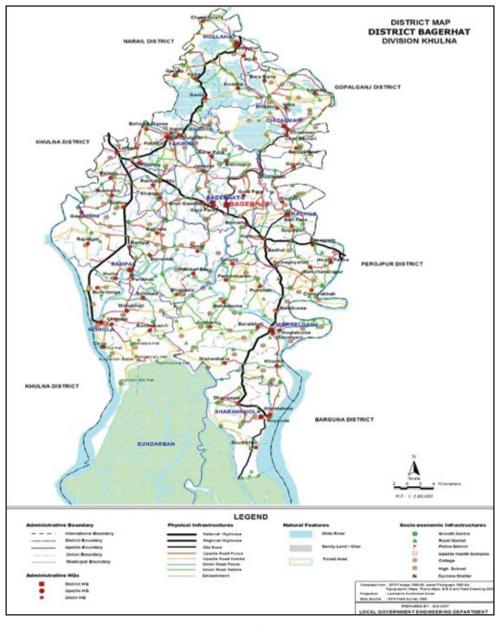


Figure 1: Map of Study Area

To gain insights into the existing policies and support systems of the government, we also sought the perspectives of agricultural officers, researchers, women activists, and seed sellers. The principal researcher of this study went to the field and spent almost two weeks collecting data. The survey questionnaire data was collected by a volunteer group from Badaban Sangho working in the Bagerhat area. After collecting the survey data, we identified the respondents for in-depth interviews and FGDs. Research assistants transcribed and translated the collected data. We then focused on the coding method to analyze and cross-check information, using a data triangulation approach in this study.

#### **DEMOGRAPHIC PROFILE OF RESPONDENTS**

In the process of selecting respondents, we primarily focused on an age range of 19-60. It's worth noting that the highest number of respondents fell within the 36-40 age bracket. Our study involved surveying 194 individuals, out of which 128 were women engaged in both farming and household management, while 66 were solely housewives. Among the respondents, 95% were married, with the remaining 5% being divorced or widowed women. The majority of women had completed their education up to the secondary level, although 22 respondents had received further education.

Regarding the sources of family income, agriculture was cited as the primary source for most, followed closely by agriculture and hatchery operations. Additionally, the majority of respondents had 6-10 years of farming experience, but we also included individuals with over 16 years of experience to ensure a comprehensive analysis of the data. This study considered multiple variables to facilitate an intersectional analysis of the collected data.

#### **ANALYSIS**

#### Age

This study was conducted among the beneficiary and non-beneficiary groups in this particular area, with the highest number of female participants being in the age range of 36 to 40 years. Old and the fewest number of female participants were 50 years old. We aimed to include working-age respondents to better understand the challenges of female individuals.

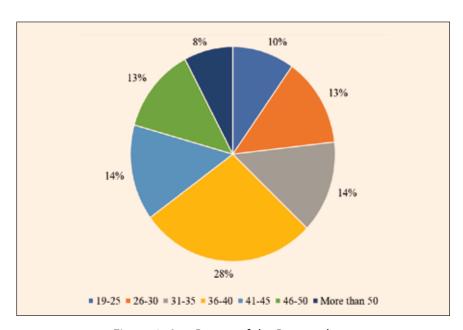


Figure 2: Age Range of the Respondents

#### **Education**

The data reveals that a majority of female farmers have limited educational qualifications, with very few reporting no education at all. Specifically, only 104 women have completed secondary education, and just one has graduated from higher education among the respondents.

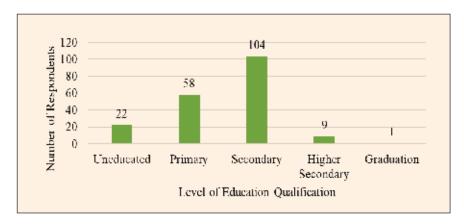


Figure 3: Level of Education

#### **Occupation**

In this study involving 200 participants, it was revealed that 34 per cent of the respondents identified themselves as housewives, whereas the remaining 66 per cent identified as farmers. Upon closer examination of the data, it became evident that a substantial number of the female respondents who classified themselves as housewives were actively participating in farming-related activities, which they carried out as part of their household duties.

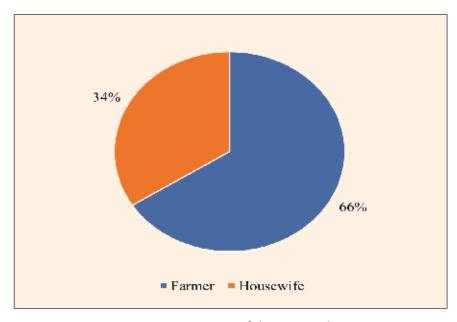


Figure 4: Occupation of the Respondents

#### **Marital Status**

In our survey, we observed that 95% of the respondents were married women, while 3% were divorced and 2% were widowed. To gain insight into gender dynamics, we specifically targeted married farmers who could provide us with information about the current state of the farming community.

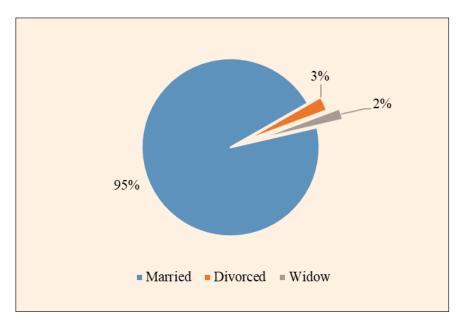


Figure 5: Marital Status of the Respondents

#### **Farming Experience**

Among the participants, it was observed that nearly 109 had 6 to 10 years of experience, while only 57 had 11 to 15 years of experience.

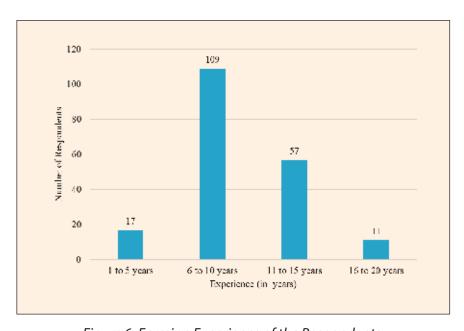


Figure 6: Farming Experience of the Respondents

#### Lack of Ownership of Land

In Bangladesh, the prevailing situation often results in limited land ownership for women due to the impact of religious laws perpetuating a binary existence for women. Within the patriarchal structure of Bangladesh, women face significant challenges in obtaining land ownership. This issue is particularly concerning in the coastal regions of Bangladesh, where a lack of resources and understanding of gender equality exacerbates the situation, as illustrated in the accompanying pie chart.

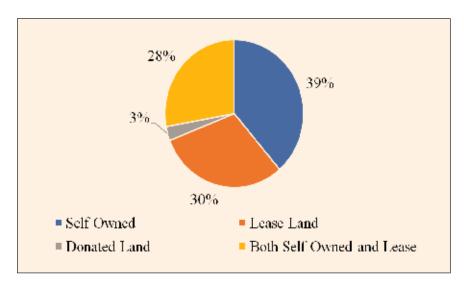


Figure 7: Types of Land Ownership

It's important to note that when people talk about "land," they may not be referring to land that is officially in their name. Often, they are referring to land that is either in their husband's or father's name. Alternatively, some people may be cultivating crops on land that they have leased or been given. The pie charts below illustrate how individuals acquired ownership of this land, with a higher number having inherited land paternally.

Aleya shared, "I inherited some land from my father. My brothers cultivate it, and they pay me for it. We also lease other land in the village for cultivation, paying around 35000 tk per year."

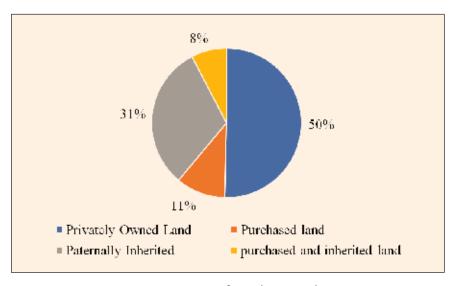


Figure 8: Types of Land Ownership

The bar chart reveals that over 115 survey participants own more than 50 decimals of land. However, it also highlights the significant challenges faced by those who lack access to land, indicating the

existence of marginalized communities. The absence of data on purchased or inherited land further emphasizes this point.

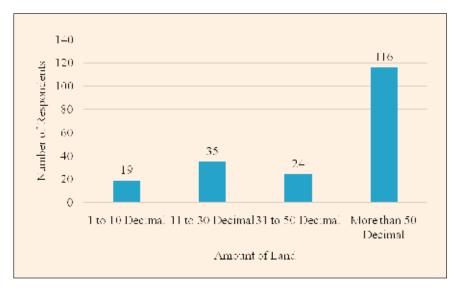


Figure 9: Amount of Land Ownership

The data in these charts suggests that women are depicted as owning land. However, in the majority of cases, they lack a clear understanding of their land rights and often misconstrue family land ownership as their own. It is common for them to mistakenly regard their in-laws' property as their ownership.

#### **BACKGROUND OF COASTAL AREAS**

To gain deeper insights into the unique challenges faced by female farmers in coastal regions, we organized a thought-provoking Focus Group Discussion (FGD). During the FGD, the participants eloquently discussed the myriad obstacles they grapple with and the resourceful strategies they employ to navigate through the demanding conditions of both flood and dry seasons.

One participant poignantly emphasized the pressing issue of water scarcity, particularly in the context of rice and fish farming. Another participant candidly shed light on the persistent problem of crop pests, lamenting the arduous task of completely eradicating these resilient insects despite the application of fertilizers.

In the discourse on the devastating impact of floods, the participants vividly articulated their experiences with saltwater intrusion, which has harmful effects on the soil and diminishes crop yields. They conveyed the heartbreaking reality of seasonal crop destruction and the severe aftermath of prolonged flooding on their agricultural endeavours. The looming dread of sudden floods far outweighs their concerns about regular monsoon rains.

Delving into the challenges of the dry season, one participant movingly shared the hardships posed by the dearth of water, making natural irrigation sources like rivers unreliable due to their tendency to dry up. The prohibitive costs of installing and maintaining motor pumps for irrigation, including expenses for borewell installation and high electricity bills, were expressed as formidable barriers. Nevertheless, these investments are imperative to ensure the sustenance of crop yields.

Moreover, the participants reflected on the delicate balancing act of managing agricultural responsibilities alongside household chores, with one participant eloquently expressing the strains of carrying out household tasks solo, especially after a tireless day of tending to fieldwork.

#### LACK OF WOMEN'S DECISION-MAKING POWER AT THE HOUSEHOLD LEVEL

In many households, women have limited decision-making power, particularly when it comes to spending money on themselves or their health. Despite this, female farmers who have been working on family farms for a long time often express their opinions about which crops to produce, the quantity of production, the selection of fertilizers, and the production plan for each season.

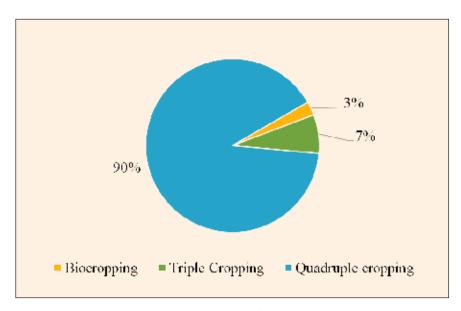


Figure 10: Types of Cropping

In the coastal regions, it is evident that a significant number of farmers are engaged in the cultivation of multiple or diverse crops. Through discussions with elderly respondents, it became apparent that in the past, their livelihoods depended solely on a single crop for economic sustenance. However, there has been a noticeable shift in farming practices, with individuals now actively acquiring knowledge on various cropping techniques from governmental and non-governmental institutions. The dissemination of information on relay cropping methods and the utilization of bio-fertilizers has also contributed to the enhancement of production and income.

Furthermore, there is a noteworthy trend where women are assuming leadership roles in agricultural decision-making. This transition can be attributed to the temporary migration of men to seek employment opportunities in distant locations or engaging in alternative livelihood pursuits like operating rickshaws, driving auto-rickshaws, or securing small-scale work within urban settings.

#### LIMITED MOBILITY OF WOMEN IN THE MARKET

Upon interactions with seed vendors and women residing in the coastal areas, it was brought to light that women encounter constraints in accessing local markets. Typically, women involved in farming activities tend to rely on male family members to procure seeds or fertilizers for their agricultural endeavours, as societal norms discourage extensive mobility. Additionally, there exists a societal stigma attached to women who engage in frequent travel, resulting in unfavourable perceptions within the community. Intriguingly, our discussions with women farmers belonging to male-headed households revealed a heightened concern for societal opinions compared to women from female-headed households. Consequently, women with restricted mobility often face challenges in acquiring essential information about farming practices and combating water salinity. It was evident that beneficiaries of government and non-governmental initiatives receive more comprehensive training and practical experience in comparison to their counterparts.

#### **NGO Loans**

During times of adversity, women farmers often resort to securing loans, although it was observed that in many instances, their male partners primarily utilize these funds. The repayment of these loans also presents challenges, with instances where the borrowed capital cannot be reimbursed. Notably, our data indicated that 62% of respondents had availed loans from non-governmental organizations, while the remaining 38% did not have any outstanding loans.

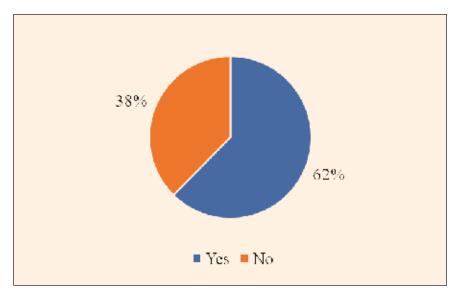


Figure 11: Number of Respondents Taking Loans from NGOS

However, the following pie chart shows that 43% of women took 11 thousand to 30 thousand loans whereas only 3% took loans less than ten thousand. That means taking loans is also very common among the farmers of these areas and almost all of them take loans to survive their livelihood.

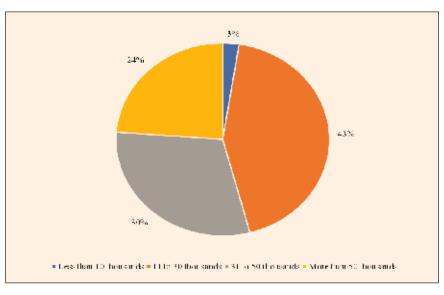


Figure 12: Amount of Loans

According to the survey, 92% of the respondents reported encountering difficulties when attempting to secure loans due to a lack of understanding about the interest rates and repayment procedures. Further analysis revealed that 38% of the female respondents faced significant obstacles in this regard, while an equal percentage of all respondents expressed no worries at all. These

findings suggest that women may have less familiarity with financial management, highlighting the need for targeted training programs to enhance their understanding of financial matters. Such initiatives would be beneficial in equipping farmers with the necessary knowledge and skills to navigate financial processes more effectively.

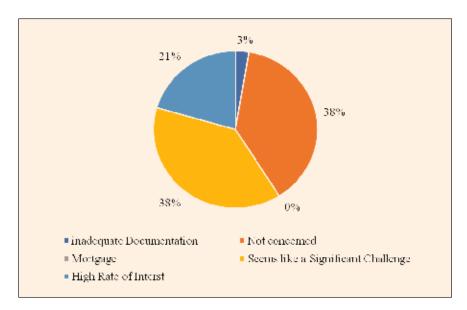


Figure 13: Problems during Taking Loans

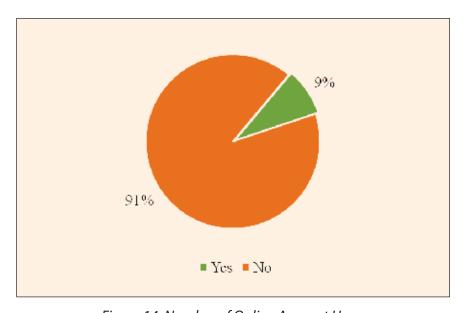


Figure 14: Number of Online Account Users

In a recent survey, 91% of women reported that they use online accounts for making transactions, while only 9% said they do not. The pie chart I mentioned earlier illustrates the specific challenges that female customers encounter when applying for loans and the types of difficulties they typically encounter.

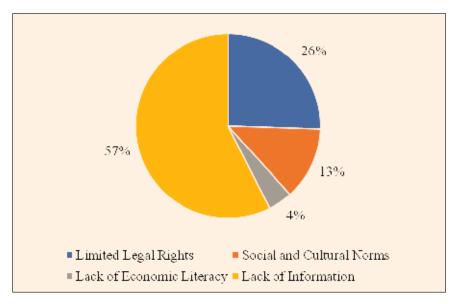


Figure 15: Challenges Face to Obtain rights

In examining the rights of women farmers in a coastal area, it becomes evident that they face significant challenges in terms of legal rights. A striking 26 per cent of respondents reported having limited legal rights, while 13 per cent indicated that they are constrained by various social and cultural norms. Alarmingly, close to 57 per cent of women in this demographic have limited legal rights. Additionally, 4 per cent of women expressed concerns about lacking economic literacy, indicating a lack of knowledge in managing their finances effectively.

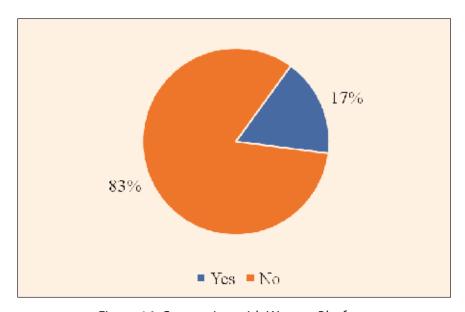
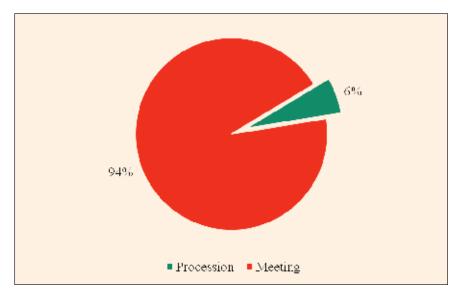


Figure 16: Connection with Women Platform

Based on the survey results, it was found that nearly 83% of women reported that they were not affiliated with any women's platform or network. Conversely, only 17% indicated that they were connected with women's platforms, through which they received various types of pertinent information.



*Figure 17: Collective Participation* 

Here, this diagram shows that 94% of women participated in a meeting, while only 6% participated in a procession.

#### Lack of Knowledge about crop diversification strategies

Women farmers often face challenges stemming from their limited exposure to crop diversification strategies due to their limited mobility. For instance, they may lack knowledge about how to effectively control saltwater intrusion after shrimp cultivation. Fortunately, with the support of others, they are gradually acquiring this essential knowledge. Additionally, they have started to recognize the advantages of utilizing organic fertilizers and have begun producing them at home. Notably, there has traditionally been a clear division between men's and women's roles in agriculture. Nevertheless, in female-headed households, this demarcation is gradually diminishing due to the limited options available to them.

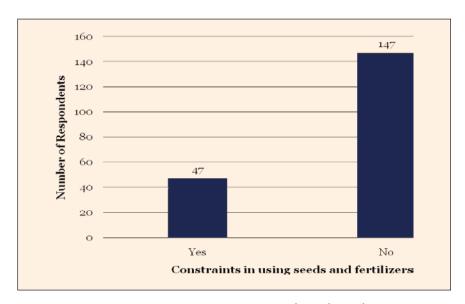


Figure 18: Constraints in Using Seeds and Fertilisers

The data depicted in this image illustrates a clear trend – as a result of the ongoing consciousness-raising program, farmers are encountering fewer obstacles in utilizing seeds and fertilizers. Out of the

47 respondents, a vast majority reported a decrease in difficulties, attributing this to the assistance provided by NGOs and the government in terms of knowledge dissemination and the provision of seeds and fertilizers. There is a growing recognition of the benefits of organic fertilizers over chemical alternatives. However, it is worth noting that many female farmers still lack the requisite knowledge and expertise to prepare organic fertilizers.

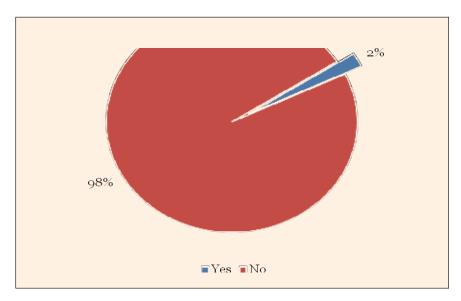


Figure 19: Experience Regarding Discrimination

In a survey conducted, 98% of female farmers reported experiencing various forms of discrimination while working in the agricultural sector. Additionally, the subsequent data indicates that they also encounter unequal treatment in terms of payment for their work.

#### **DECIDING ON TYPES AND NATURE OF FARMING**

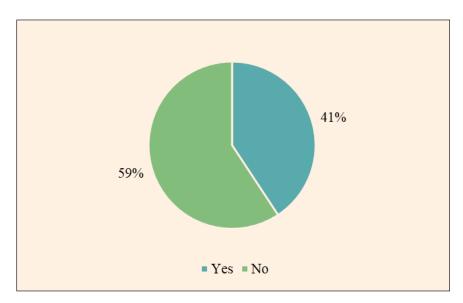


Figure 20: Types and Nature of Farming

In the survey, it was found that a majority of women, totalling 41 per cent, are actively involved in making decisions related to obtaining loans and choosing the specific type of farming they want to engage in. This indicates that these women take an active role in determining their financial and farming activities. On the other hand, 59 per cent of the women expressed that they do not

participate in making decisions about the nature of farming, indicating a lack of involvement in determining what crops to cultivate or how to cultivate them. This highlights a significant disparity in decision-making responsibilities among women in farming.

#### Lack of access to mobile phones and internet

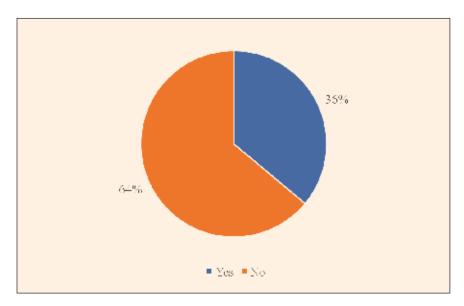


Figure 21: Access to Mobile Phones and Internet

In this particular survey, only 36% of the respondents reported having access to mobile phones and the Internet. More specifically, 64% of the women surveyed indicated that they do not have access to these technologies. It's worth noting that some of the women mentioned using YouTube and other agricultural apps to learn how to prepare fertilizers.

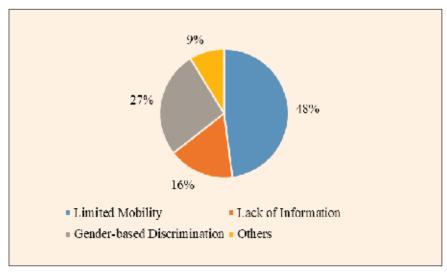


Figure 22: Hindrances of Women in Agribusiness

Many women farmers face numerous challenges. Nearly half of the women reported limited mobility, while 16% cited a lack of access to information. Additionally, 27% mentioned experiencing gender-based discrimination, and 9% reported other forms of discrimination.

#### BALANCE BETWEEN AGRICULTURAL ACTIVITIES AND FAMILY WORK

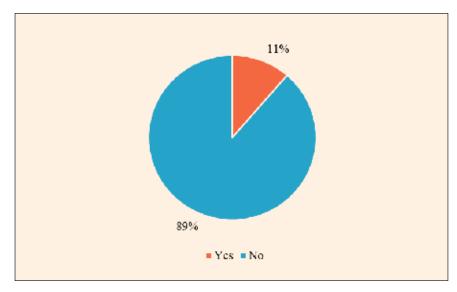


Figure 23: Balance between Productive and Reproductive Work

"In Bagerhat, it has been observed that women are encountering significant challenges in balancing their agricultural responsibilities with their reproductive duties. They are actively participating in agricultural activities while also shouldering the responsibility of maintaining their households. Juggling these two responsibilities proves to be quite daunting, making it challenging for them to dedicate sufficient time and effort to agricultural activities due to the demands of household chores."

#### PARTICIPATION IN GROUP ACTIVITIES AND ITS TYPE

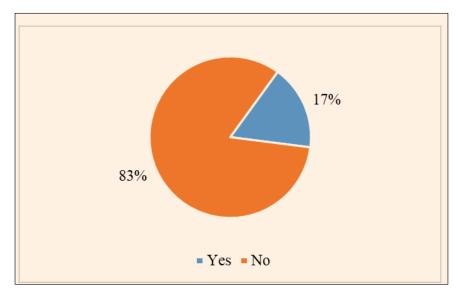


Figure 24: Percentage of Participataion in Group Activities

Out of a total of 194 respondents surveyed, only 17% (33 respondents) participated in any group activities. Among these 33 respondents, a small number, specifically 2 respondents, attended any procession. The majority of participants in group activities, totalling 31 respondents, participated in meetings instead of processions.

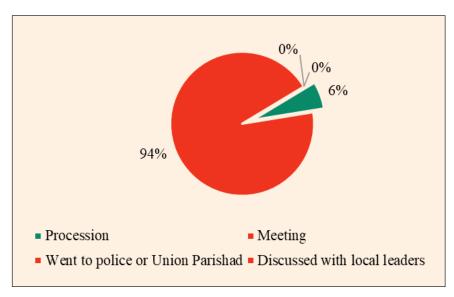


Figure 25: Types of Participation

#### Impact on Women's Health

The high salinity levels in the water have had a significant impact on the health of women in the community. Many middle-aged women have shared how they used to cope with the salinity before the installation of tube wells in the area. They experienced a variety of skin allergies, which worsened as the salinity of the water increased. Additionally, some developed serious hypertension, and there were cases of miscarriages attributed to the salinity of the water. The introduction of tube wells has helped alleviate these health issues to some extent. However, as not all households have access to tube wells, women still spend 4-6 hours each day collecting drinking water, often having to walk long distances. This has created a double burden for women who work in the fields and at home, leaving them vulnerable and at risk.

#### **Spent Money on Health**

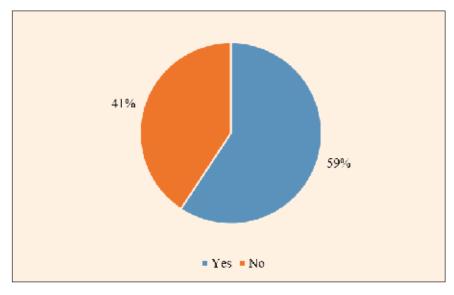


Figure 26: Spent Money on Health

Following discussions with female farmers, it became apparent that due to financial constraints, women are unable to allocate sufficient resources towards their healthcare. They are compelled to prioritize other essential needs, resulting in health being relegated to the bottom of their list of priorities.

#### **Sold Products in the Market**

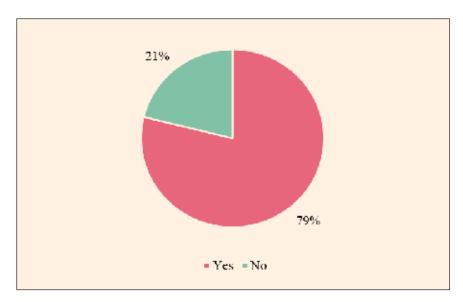


Figure 27: Sold Products in the Market

The data indicates that many women experience restricted mobility, leading to limited visits to the market. In the survey, 79 per cent of respondents stated that they have the freedom to go to the market, while 21 per cent mentioned that they face constraints in doing so. It's important to note that these findings were consistent across the interviews, highlighting the significance of the issue.

#### **Management by Women**

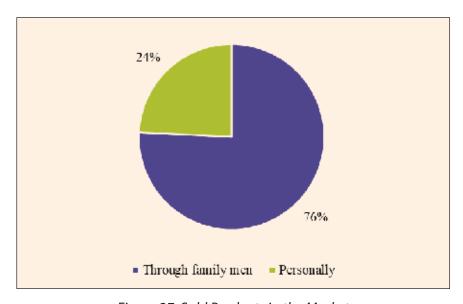


Figure 27: Sold Products in the Market

In this research, it was noted that a significant number of women involved in selling goods at the market chose not to take on the managerial responsibilities themselves. Instead, they preferred to rely on male family members or neighbours for assistance. Interestingly, 24 per cent of the women indicated that they were directly involved in managing the selling process. It is worth noting that a considerable proportion of these women were widowed, divorced, or single.

#### DIFFERENCES BETWEEN BENEFICIARIES AND NON-BENEFICIARIES

- Beneficiencies have been trained on the production of organic fertilizers, including the process of making them, the optimal timing and methods for applying them, and techniques for planting, watering, and applying the fertilizers.
- On the other hand, non-beneficiaries are unaware of these advanced methods.
- Beneficiaries are willing to make alternative income-generating activities whereas nonbeneficiaries are not aware of alternative income-generating activities.
- Beneficiaries are trying to fulfil their daily nutrition using their yard whereas nonbeneficiaries are not doing much.
- All of the beneficiaries can share their queries or they can share the solution of arising
  problems due to climate change and the impact on coastal areas. Beneficiaries are more
  aware of the practical situation. They have their network of being resilient towards the
  adversity of climate change.
- Feroza Begum shared her insights about the detrimental impact of chemical fertilizers on both our crops and the environment. During the training, the focus was on highlighting the significance of transitioning to organic fertilizers as a more sustainable and environmentally friendly alternative.

#### RECOMMENDATION

- Climate Insurance: After speaking with female farmers, it has become evident that they are encountering challenges in adapting to the aftermath of flooding. The increasing salinity of water has made it significantly harder for them to manage, resulting in financial losses from their investments. As a result, it is crucial to establish a climate insurance program specifically tailored to provide support for these women farmers.
- Special Farmers Card for Women: Considering the intersectionality perspectives, women, especially those from marginalized communities, face higher vulnerability to various forms of gender discrimination. As a result, it is essential to implement targeted initiatives such as providing special agricultural cards for women to enhance their engagement and interest in farming activities.
- Special Loan for Women Farmers: It is crucial to establish initiatives for providing interest-free loans to women in farming, as they often lack the necessary capital to launch their agricultural endeavours. By offering interest-free loans, we can enhance the participation of women in farming activities and empower them to contribute more effectively to the agricultural sector.
- Initiating farmer's skill development training for women: After talking with them, we
  recommend conducting more skill development training for women as they want to
  contribute because of the lack of capacities it's getting difficult for them to launch anything
  or start their farm. Even after getting training, they would be able to contribute more to their
  family land.

- Immediate Response during Flooding Situation: After a flooding situation, it is crucial to comprehensively understand and evaluate the urgent requirements of communities affected by climate change. Taking immediate action can help prevent the displacement of people living in coastal areas and mitigate the impact of flooding.
- Finding Alternative Sources of Livelihood: During the flood or rainy season, it can be especially challenging for women to sustain themselves. By diversifying their sources of income and becoming involved in activities such as raising cattle, selling eggs, and sewing clothes, they can better cope with these difficult times. These alternative livelihoods can provide them with a more secure and sustainable means of support during times of crisis.

#### CONCLUSION

- The salinity of water has a significant impact on the livelihood of coastal communities. It
  affects the quality of drinking water, agricultural productivity, and the availability of
  freshwater for daily use. Moreover, increased salinity can result in longer working hours for
  women as they have to travel further distances to fetch clean water and may have to work
  harder to maintain their households and agricultural activities.
- Religious extremism and socially stigmatized behaviour are both complex and multifaceted
  issues that have significant impacts on individuals and communities. Religious extremism
  often involves the rigid adherence to specific religious beliefs, leading to actions that may
  harm others or conflict with societal norms. Socially stigmatized behaviour encompasses a
  wide range of actions and attitudes that are deemed unacceptable or deviant by society,
  often resulting in individuals being marginalized or discriminated against. Both of these
  issues have far-reaching implications for social cohesion, individual rights, and community
  well-being.
- The ongoing sensitization workshops and training sessions are playing a crucial role in increasing people's understanding of how to adapt to the challenges posed by the salinity of water. Through these initiatives, participants are learning effective techniques for creating barriers to mitigate the impact of water salinity, thereby empowering them to better manage this environmental challenge.
- Women continue to face stigma as outgoing women and unequal pay. This stigma not only affects their professional lives but also impacts their well-being. It's essential to address these issues and work towards creating a more equitable and inclusive environment for women in all aspects of society. Women who are beneficiaries of agricultural programs are actively expanding their knowledge and skills in various farming and cropping techniques. This empowerment is contributing to their ability to make informed decisions and implement sustainable practices in agricultural production. Women are exploring diverse opportunities for non-traditional sources of income and livelihood, branching out beyond traditional roles and occupations.



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